

AS WITNESS the signature of the corporate officer of said

Corporate Declarant on the day and year first above written.

TEST:

COLONIAL MORTGAGE SERVICE COMPANY
ASSOCIATES, INC.

Mark Lahiff

By: Leo Metague

Mark Lahiff, Assistant Secretary
STATE OF PENNSYLVANIA, COUNTY OF MONTGOMERY, TO WIT:

Leo Metague, Assistant Vice President

I HEREBY CERTIFY, that on this 25th day of March,
1985, before the undersigned, a Notary Public of the State of PENNSYLVANIA
in and for the County of MONTGOMERY, personally appeared Leo
Metague, the Ass't Vice Pres of Colonial Mortgage Service Company
Associates, Inc., Declarant herein, and acknowledged the foregoing
Declaration to be the act of said body corporate, being duly authorized to
do so, and further acknowledged that he executed this Declaration for the
purposes herein contained.

AS WITNESS my hand and notarial seal.

Pauline M. Menefee
Notary Public

My commission expires: PAULINE M. MENEFEE, Notary Public
Cheltenham Twp. Montgomery Co.
My Commission Expires Nov. 28, 1988

Return To:

Covahey and Boozer
614 Bosley Avenue
Towson, Maryland 21204